



**ESTADO DE RESULTADO COMPARATIVO  
BANCA EXTRANJERA PRIVADA  
ACUMULADO 2003, ACUMULADO 2004 Y ENERO - DICIEMBRE 2005  
(En Balboas)**

Descripcion	2003	2004												2005	
	Ene. - Dic. Acumulado	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	490,218,183.06	470,682,944.90	49,943,923.18	44,747,418.47	50,077,108.31	49,606,164.67	50,269,369.34	53,565,078.15	56,102,558.13	60,339,056.22	59,192,559.41	61,556,255.55	62,466,066.49	66,855,382.00	664,720,939.92
Préstamos	400,388,418.37	384,992,005.35	38,529,480.02	34,568,713.33	39,129,335.87	38,706,990.22	39,438,422.78	42,696,276.20	45,551,293.98	46,295,967.87	47,391,218.30	49,571,738.87	50,465,968.63	53,701,030.14	526,046,436.21
Depósitos	36,207,807.38	44,479,504.45	7,044,232.39	6,125,242.38	6,226,532.93	6,033,751.17	6,355,689.21	6,531,770.48	6,442,853.24	6,159,388.39	5,907,243.97	6,059,930.24	6,195,738.68	7,658,861.30	76,741,234.38
Inversiones	50,436,232.25	39,384,158.05	4,254,174.68	3,948,022.04	4,669,417.96	4,789,461.40	4,408,829.80	4,247,310.58	4,034,965.26	4,520,630.31	4,627,061.19	4,586,425.60	4,466,916.75	4,090,392.61	52,643,608.18
Arrendamiento Financiero	1,742,916.03	1,307,745.03	91,352.32	80,360.48	61,576.25	75,936.03	79,099.40	66,481.99	72,631.38	69,680.09	62,337.40	71,292.40	72,228.56	95,411.87	898,388.17
Otros Ingresos	1,442,809.03	519,532.02	24,683.77	25,080.24	-9,754.70	25.85	-12,671.85	23,238.90	814.27	3,293,389.56	1,204,698.55	1,266,868.44	1,265,213.87	1,309,686.08	8,391,272.98
Egresos de Operaciones	201,337,279.71	195,958,592.77	24,092,349.65	21,822,131.70	24,978,055.89	23,968,530.01	25,505,154.57	27,443,713.96	28,179,880.72	33,241,028.64	31,393,676.52	33,104,478.64	34,405,470.04	36,064,879.79	344,199,350.13
Intereses Pagados	190,566,190.74	182,584,121.66	22,860,458.98	20,668,291.79	23,795,580.01	22,733,032.11	24,101,073.09	24,697,878.73	26,768,845.48	31,628,897.91	30,007,464.20	31,432,129.38	32,647,936.32	35,911,989.42	327,253,577.42
Comisiones	10,771,088.97	13,374,471.11	1,231,890.67	1,153,839.91	1,182,475.88	1,235,497.90	1,404,081.48	2,745,835.23	1,411,035.24	1,612,130.73	1,386,212.32	1,672,349.26	1,757,533.72	152,890.37	16,945,772.71
Ingreso Neto de Intereses	288,880,903.35	274,724,352.13	25,851,573.53	22,925,286.77	25,099,052.42	25,637,634.66	24,764,214.77	26,121,364.19	27,922,677.41	27,098,027.58	27,798,882.89	28,451,776.91	28,060,596.45	30,790,502.21	320,521,589.79
Otros Ingresos	275,976,910.93	327,271,380.58	19,085,473.98	20,212,666.19	31,141,532.93	18,921,997.12	21,231,329.39	28,953,403.47	26,234,917.87	19,885,272.03	21,563,797.93	21,449,424.27	20,294,148.44	27,632,025.74	276,605,989.36
Comisiones	107,167,705.63	111,422,344.10	8,760,678.68	9,516,559.02	9,560,092.04	9,959,342.46	9,290,978.70	11,572,702.85	9,829,507.13	10,202,312.19	9,890,347.01	10,882,861.13	9,882,904.37	9,812,026.40	119,160,311.98
Operaciones con Divisas	1,669,098.47	1,136,965.10	151,635.28	130,618.19	162,475.93	203,578.22	1,979,099.45	-1,682,711.11	198,023.99	90,767.12	147,992.77	96,267.81	134,843.00	94,681.14	1,707,271.79
Dividendos	73,126,736.03	93,026,101.57	7,385,666.32	7,165,941.67	7,023,128.08	7,429,569.74	6,584,017.82	12,582,439.43	11,995,824.42	5,260,962.23	7,166,325.25	7,192,063.44	3,954,462.54	10,897,558.74	94,637,959.68
Otros Ingresos	94,013,370.80	121,685,969.81	2,787,493.70	3,399,547.31	14,395,836.88	1,329,506.70	3,377,233.42	6,480,972.30	4,211,562.33	4,331,230.49	4,359,132.90	3,278,231.89	6,321,938.53	6,827,759.46	61,100,445.91
Ingresos de Operaciones	564,857,814.28	601,995,732.71	44,937,047.51	43,137,952.96	56,240,585.35	44,559,631.78	45,995,544.16	55,074,767.66	54,157,595.28	46,983,299.61	49,362,680.82	49,901,201.18	48,354,744.89	58,422,527.95	597,127,579.15
Egresos Generales	284,072,827.27	288,166,523.94	24,904,652.55	9,202,779.29	21,671,627.56	28,173,660.13	22,761,618.95	28,446,964.41	22,201,804.13	21,972,633.92	39,946,591.73	25,786,798.37	28,109,605.58	33,043,680.53	306,222,417.15
Gastos Administrativos	146,957,373.81	147,071,578.33	10,794,844.26	12,977,033.31	15,848,376.75	13,473,663.77	11,869,906.06	12,323,814.10	12,441,486.96	11,933,524.24	12,746,287.38	12,853,334.01	12,526,756.67	20,170,817.79	159,959,845.30
Gastos Generales	62,787,868.17	68,765,299.43	5,210,971.79	4,068,837.89	6,459,130.90	6,651,996.02	6,900,654.12	6,805,905.72	6,295,218.06	6,554,219.07	7,801,271.03	6,249,948.51	7,017,803.53	6,691,113.13	76,707,069.77
Gastos de Depreciación	14,110,633.68	12,263,623.91	1,062,017.44	931,056.19	1,121,094.13	1,077,387.90	1,029,101.37	1,091,380.03	1,159,311.81	1,065,919.98	1,283,357.83	1,211,460.20	1,136,785.62	1,178,810.50	13,347,683.00
Otros Gastos	60,216,951.60	60,066,022.27	7,836,819.06	-8,774,148.10	-1,756,974.22	6,970,612.44	2,961,957.40	8,225,864.56	2,305,787.30	2,418,970.63	18,115,675.49	5,472,055.65	7,428,259.76	5,002,939.11	56,207,819.08
Utilidad antes de Provisiones	280,784,987.01	313,829,208.77	20,032,394.96	33,935,173.67	34,568,957.79	16,385,971.65	23,233,925.21	26,627,803.25	31,955,791.15	25,010,665.69	9,416,089.09	24,114,402.81	20,245,139.31	25,378,847.42	290,905,162.00
Provisiones por Cuentas Malas	26,816,826.92	-59,484,822.65	-11,813,554.49	2,417,640.72	23,217,835.09	1,967,365.38	4,033,467.84	-2,286,048.87	1,993,585.86	4,439,337.56	-14,694,973.07	4,592,353.08	5,053,504.17	4,575,147.30	23,495,660.57
Utilidad del Periodo	253,968,160.09	373,314,031.42	31,845,949.45	31,517,532.95	11,351,122.70	14,418,606.27	19,200,457.37	28,913,852.12	29,962,205.29	20,571,328.13	24,111,062.16	19,522,049.73	15,191,635.14	20,803,700.12	267,409,501.43